

**Information to identify the case:**

Debtor 1	Joseph M. Panigall	Social Security number or ITIN xxx-xx-2626
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sheila A. Panigall	Social Security number or ITIN xxx-xx-2261
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/28/18
Case number: 18-24599-CMB		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Joseph M. Panigall	Sheila A. Panigall
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	518 Salisbury Drive Greensburg, PA 15601	518 Salisbury Drive Greensburg, PA 15601
<b>4. Debtor's attorney</b> Name and address	Abagale E. Steidl Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000  Email: <a href="mailto:asteidl@steidl-steinberg.com">asteidl@steidl-steinberg.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteeewdpa.com">cmevf@chapter13trusteeewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/29/18

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>January 14, 2019 at 01:00 PM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/15/19</b> <b>Filing deadline: 2/6/19</b> <b>Filing deadline: 5/28/19</b>
<p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/14/19 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joseph M. Panigall  
 Sheila A. Panigall  
 Debtors

Case No. 18-24599-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lkat  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Nov 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2018.

db/jdb	+Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14956141	+AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+Aes/pheaa, Attn: Bankruptcy Dept., Po Box 2461, Harrisburg, PA 17105-2461
14956155	+Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942
14956165	+Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14956177	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956178	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14956182	+Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14956181	+Santander Bank, 450 Penn St, Reading, PA 19602-1011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: asteidl@steidl-steinberg.com Dec 01 2018 03:03:58 Abagale E. Steidl, Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219
smg	E-mail/Text: RVSVCBCNOTICE1@state.pa.us Dec 01 2018 03:04:38 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 01 2018 03:04:50 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14956144	+EDI: GMACFS.COM Dec 01 2018 07:43:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14956143	+EDI: GMACFS.COM Dec 01 2018 07:43:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	EDI: CAPITALONE.COM Dec 01 2018 07:43:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+EDI: CAPITALONE.COM Dec 01 2018 07:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+EDI: CAPITALONE.COM Dec 01 2018 07:43:00 Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14956148	+EDI: CAPITALONE.COM Dec 01 2018 07:43:00 Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956150	+EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956149	+EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956152	EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956151	+EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956153	+EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956154	+EDI: WFNNB.COM Dec 01 2018 07:43:00 Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956157	+EDI: RCSFNBMARIN.COM Dec 01 2018 07:43:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+EDI: RCSFNBMARIN.COM Dec 01 2018 07:43:00 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	E-mail/Text: bankruptcynotice@fcbanking.com Dec 01 2018 03:04:11 First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956159	+EDI: BLUESTEM Dec 01 2018 07:49:00 Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
14956158	+EDI: BLUESTEM Dec 01 2018 07:49:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+E-mail/Text: bankruptcynotice@fcbanking.com Dec 01 2018 03:04:11 First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+EDI: AMINFOFP.COM Dec 01 2018 07:43:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+EDI: AMINFOFP.COM Dec 01 2018 07:43:00 First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	EDI: FSAE.COM Dec 01 2018 07:49:00 First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956168	+EDI: CBSKOHLS.COM Dec 01 2018 07:43:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14956167	+EDI: CBSKOHLS.COM Dec 01 2018 07:43:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956173	+EDI: RESURGENT.COM Dec 01 2018 07:43:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956171	+EDI: RESURGENT.COM Dec 01 2018 07:43:00 LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

District/off: 0315-2

User: lkat  
Form ID: 309I

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Nov 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14956176 +EDI: AGFINANCE.COM Dec 01 2018 07:43:00 OneMain Financial, Attn: Bankruptcy,  
601 Nw 2nd Street, Evansville, IN 47708-1013  
14956175 +EDI: AGFINANCE.COM Dec 01 2018 07:43:00 OneMain Financial, Po Box 1010,  
Evansville, IN 47706-1010  
14956179 EDI: PRA.COM Dec 01 2018 07:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
14957422 +EDI: PRA.COM Dec 01 2018 07:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14956180 +EDI: PRA.COM Dec 01 2018 07:43:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
14956183 +E-mail/Text: jennifer.chacon@spservicing.com Dec 01 2018 03:05:34  
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
14956184 +E-mail/Text: jennifer.chacon@spservicing.com Dec 01 2018 03:05:34  
Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,  
Salt Lake City, UT 84165-0250  
14956186 +EDI: RMSC.COM Dec 01 2018 07:49:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14956185 +EDI: RMSC.COM Dec 01 2018 07:49:00 Synchrony Bank/ JC Penneys, Po Box 965007,  
Orlando, FL 32896-5007  
14956187 E-mail/Text: bankruptcy@firstenergycorp.com Dec 01 2018 03:04:56 West Penn Power,  
PO Box 3687, Akron, OH 44309-3687

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14956166\* +Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550  
14956174\* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497  
14956172\* +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2018 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Abagale E. Steidl on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmevf@chapter13trusteeewdpa.com

TOTAL: 4